Case 04-33878 Doc 1 Filed 09/13/04 Entered 09/13/04 16:21:59 Desc Petition Page 1 of 8

(Official Form 1) (12/03)

FORM BI United States Bankruptcy Northern District of Illinoi				
Name of Debtor (if individual, enter Last, First, Middle): Roman, Douglas W.	Name of Joint Debtor (Spouse) (Last, First, Middle): Roman, Elsa M.			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years include married, maiden, and trade names): f/k/a Elsa Maltzahn Leet four digits of See, No. / Complete EIN or other Tax LD, No.			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):	Last four digits of Soc. Sec. No. / Complete EIN or other Tax 1.D. No. (if more than one, state all):			
xxx-xx-3092 Street Address of Debtor (No. & Street, City, State & Zip Code): 65 Van Dyke Drive Antioch, IL 60002	xxx-xx-5000 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 65 Van Dyke Drive Antioch, IL 60002			
County of Residence or of the Principal Place of Business: Lake	County of Residence or of the Principal Place of Business: Lake			
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):	<u> </u>			
Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) ☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Type of Debtor (Check all boxes that apply) Individual(s) □ Railroad □ Corporation □ Stockbroker □ Partnership □ Commodity Broker □ Other □ □ Clearing Bank	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7			
Nature of Debts (Check one box) ■ Consumer/Non-Business □ Business	Filing Fee (Check one box) Full Filing Fee attached			
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured cred Debtor estimates that, after any exempt property is excluded and administrative will be no funds available for distribution to unsecured creditors. Rule 1006(b). See Official Form No. 3. U.S. Bankruptcy Court Northern District North				
Estimated Number of Creditors 1-15 16-49 50-99 100-19	9 200-999 11mbtor: B033878 : 3100/35			
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 m	Chapter: Benjamin 04 @ 10:300AM 0,001 to \$50,000 Judge: A 10/26/2004 @ 11:00AM 10/29/2004 B 11:00AM 10/29/2004 B 11:00AM			
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 m	0,001 to \$50,000.00			

Voluntary Petition This prage must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 6 versus (ff. more than one, attach additional sheet) Location Prior Bankruptcy Case Filed Within Last 6 versus (ff. more than one, attach additional sheet) Location Prior Bankruptcy Case Filed by any Spoase, Partner, or Affiliate of filst Debtor (If more than one, attach additional sheet) Case Number: Date Filed: Name of Debtor: None- Pending Bankruptcy Case Filed by any Spoase, Partner, or Affiliate of filst Debtor (If more than one, attach additional sheet) Case Number: Date Filed: Signature(s) of Debtor(s) (Individual/Join) (declare under penalty of pelips) that the information provided in this petition is true and correct and chose to primary that I may proceed under chapter 7.1 Lz, 0. 13 of rise I Lz, 0. tils of the Iz (Osci, understand the radies which chapter of 11 Lz, 0. tils of the Iz (Osci, understand the radies which the chapter of file I I, United States Code, Indeed than the Superition of the Iz (I Lz, 0. tils of th	Official For 6 4 9 204 33878 Doc 1 Filed 09/13/04	Entered 09/13/04 16:21:5			
Print Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)	Dog		FORM B1, Page 2		
Prior Bankruptcy Case Filed Within Last 6 Near Filed: - None - Pending Bankruptcy Case Filed by any Spouse, Partner, or Case Number:	(This page must be completed and filed in every case)	· -			
Date Flied: None - Date Flied by any Spoase, Partner, or Pending Bankruptcy Case Flied by any Spoase, Partner, or Obstret: Date Flied. Date Flied. Date Flied.	Roman, Elsa M.				
Where Filed - None - Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Signatures Signature		•			
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor. Case Number Date Filed Date Filed Date Filed Date Filed Date Filed Date Filed		Case Number:	Date Filed;		
Name of Debtor Date Filed:		A SELI- 4. of this Dobton (If more than	one attach additional chaet)		
Relationship: Judge:					
Signatures To be completed if debtor is required to file periodic reports (e.g., forms protect under chapter 1) Log or is of title 11, United States Code, andershade the relief available under each such chapter, and choose to proceed under chapter 7, 11, 2, or 13 of title 11, United States Code, specified in this petition. X Signature for Joint Debtor Elsa M. Roman Telephone Number (If not represented by attorney) September 9, 2004 Date Signature for Joint Debtor Elsa M. Roman Telephone Number (If not represented by attorney) September 9, 2004 Date Signature for Joint Debtor Signature for Joint Composition of the petition of the petition perparent as defined in 11 U.S.C. \$ 100c; the debtor own or have people ARDO NO. 30129023 Printed Name of Authorized Individual Title of Authorized Individual		Case Number.	Date Fried.		
Signatures (To be completed if debtor is required to fill periodic reports (c.g., forms petition is true and correct. [It petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter? 1] am aware that I may proceed under chapter? 1, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and chose it proceed under chapter? 1, 11, 12, or 13 of title 11, United States Code, specified in this petition. Signature of Joint Debtar Bisa M. Roman Tide of home Number (If not represented by attorney) September 9, 2004 Date Signature of Authorized Individual Printed Name of Authorized Individual Tide of Authorized Individual		Relationship:	Judge:		
Signature of Debtor () Inflavidual/Join	District.	The state of the s			
Signature of Debtor(s) Individual/Joint) Idealare under penalty of perjuty that the information provided in this petition is true pready of perjuty that the information provided in this petition is true pready of perjuty that the information provided in this petition is true and so concerned the periodic reports (e.g., forms person is true provided in the periodic periodic reports (e.g., forms periodic periodic periodic reports) (e.g., forms periodic per	Sign	afures			
Idealize under possibly of property that the information provided in this petition is true and correct.		1	hibit A		
piction is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 1, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 1, 11, 12, or 13 of title 11, United States Code, opecified in this petition. Signature color Security	I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms		
ind has chosen to file under chapter 7] I am aware that I may proceed under chapter 1, 11, 2 or 13 of title 11, United States Code, under shapter 7, 11 or 2 of 13 of title 11, United States Code under chapter 7, 11 or 2 of 13 o	petition is true and correct.	10K and 10Q) with the Securities at	nd Exchange Commission pursuant to		
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request this fire accordance with the chapter of title 11, United States Code, specified in this petition. I request this fire accordance with the chapter of title 11, United States Code, specified in this petition. I was a significant of Joint Debtor Elsa M. Roman X Signature of Joint Debtor Elsa M. Roman Telephone Number (If not represented by attorney) September 9, 2004 Date Signature of Automey for Debtor(s) Creenberg ARDC NO.: 03129023 Printed Name of Automey for Debtor(s) Greenberg & Associates Firm Name 20 East Jackson Boulevard Suite 800 Chicago, Illinois, 50504 Address (312) 408-0007 Fax: (312) 427-8543 Telephone Number Signature of Debtor (Corporation/Partnership) 1 declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been automized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. A Signature of Non-Attorney For Industry of the Debtor(s) Greenberg & Associates Firm Name 20 East Jackson Boulevard Suite 800 Chicago, Illinois, 50504 Address (312) 408-0007 Fax: (312) 427-8543 Telephone Number September 9, 2004 Date Signature of Debtor (Corporation/Partnership) 1 declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been automized to file this petition is true and correct, and that I have been automized to file this petition is true and correct, and that I have been automized to file this petition is true and correct, and that I have been automized to file this petition is true and correct, and that I have been automized to file this petition is true and correct, and that I have been automized to file this petition prepared this document for each person. X Signature of Authori	If petitioner is an individual whose debts are primarily consumer debts	requesting relief under chapter 11)	Exchange Net of 1991 and 19		
Color be completed if debtor is an individual whose debts are printed consumer debts)	under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and mad	le a part of this petition.		
Incluses trailer in accordance with the chapter of title 11, United States Code specified in this petition.					
Code specifier in this petition. X	I request relief in accordance with the chapter of title 11, United States	(To be completed i	f debtor is an individual		
that I have informed the petitione Phat Rive or she many proceed under chapter? 1, 11/2, 6 The of titled! United States Code, and have explained the relief available under each such chapter. X	Code specifies in this petition.	I, the attorney for the petitioner name	ned in the foregoing petition, declare		
Explained to Foliate Debta (Signature of Joint Debtor Elsa M. Roman Telephone Number (If not represented by attorney) September 9, 2004 Date Signature of Attorney for Debtor(s) Lorraine M. Greenberg ARDC NO:: 03129023 Printed Name of Attorney for Debtor(s) Creenberg & Associates Firm Name 20 East Jackson Boulevard Suite 800 Chicago, Illinois, 60604 Address (312) 408-0007 Fax: (312) 427-8543 Telephone Number (Debtor (Corporation/Partnership)) I declare under penalty of penjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition or behalf of the debtor. X Signature of Authorized Individual Printed Name of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	VI dulle 116 /2 mars	that I have informed the petitioner to	hat [he or she] may proceed under		
X Signature of Joint Debtor Elsa M. Roman Telephone Number (If not represented by attorney) September 9, 2004 Date X Signature of Attorney for Debtor(s) Lorrainp M. Greenberg ARDC NO.: 03129023 Printed Name of Attorney for Debtor(s) Creenberg & Associates Firm Name 20 East Jackson Boulevard Suite 800 Chicago. Illinois. 80604 Address (312) 408-0007 Fax: (312) 427-8543 Telephone Number September 9, 2004 Date Signature of Debtor (Corporation/Partnership) Ideclare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition. X Signature of Authorized Individual Printed Name of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	Signature of Debtor Downlas W. Roman	chapter 7, 11/12, or 13 of title/11/10	Inited States Code, and have each such chanter.		
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Telephone Number (If not represented by attorney) September 9, 2004 Date Signature of Attorney Signature of Attorney	Signature of John Debtor Lisa M. Roman	Lograine M. Greenberg	ARDC NO.: 03129023		
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Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Greenberg & Associates Firm Name 20 East Jackson Boulevard Suite 800 Chicago, Illinois, 60604 Address (312) 408-0007 Fax: (312) 427-8543 Telephone Number September 9, 2004 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date A bankruptcy petition preparer as defined in I1 U.S.C. § 110, that I prepared this document. Printed Name of Bankruptcy Petition Preparer I certify that I am a bankruptcy petition preparer as defined in I1 U.S.C. § 110, that I prepared this document. Printed Name of Bankruptcy Petition Preparer I certify that I am a bankruptcy petition preparer as defined in I1 U.S.C. § 110, that I prepared this document. Printed Name of Bankruptcy Printed Name of Authorized Individual If more than one person prepared this document. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Signature of Non-Attorney Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, that I prepared this document.					
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Title of Authorized Individual provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		A hankruptcy netition preparer	s failure to comply with the		
Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	Title of Authorized Individual	provisions of title 11 and the F	ederal Rules of Bankruptcy		
Date 0.5.c. § 110, 18 0.5.c. § 130.					
	Date	0.3.0. 9 110, 10 0.3.0. 9 130.	/		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this	notice.		
	OI		
1 bustes UKamon	2 Ka Koman	September 9, 2004	
Debtor's Signature	Joint Debtor's Signature	Date	Case Number

Atlantic Credit & Finance PO Box 13525 Roanoke, VA 24035-3525

Attention, LLC P.O. Box 2348 Sherman, TX 75091-2348

Blair Corporation 220 Hickory Street Warren, PA 16366

Capital One c/o NCO Financial Systems, Inc. P.O. Box 41417 Philadelphia, PA 19101

Certified Services 1733 Washington Street Suite 201 Waukegan, IL 60085

Certified Services, Inc P.O. Box 177 Waukegan, IL 60079

Certified Services, Inc. c/o Axelrod and Greenblatt 1448 Old Skokie Blvd Highland Park, IL 60035

Computer Credit, Inc. Claim Dept 02849 640 W. 4th Street Winston-Salem, NC 27113-5238

Direct Merchants Card Member Services, Inc. P.O. Box 21550 Tulsa, OK 74121-1550

Everhome Mortgage Company PO BOX 2167 Jacksonville, FL 32232 Fingerhut 14 McLeland Rd. St. Cloud, MN 56395-1001

Household Finance Corp PO Box 608 Tinley Park, IL 60477-0608

Household/Best Buy

Jefferson Capital Systems LLC c/o RMS 260 E. Wentworth Ave W. St Paul, MN 55118-3525

Midland Credit Management PO Box 939019 San Diego, CA 92193

Palisades Collection, LLC P.O. Box 1244 Englewood Cliffs, NJ 07632

Portfolio Recovery Associates, LLC P. O. Box 12914 Norfolk, VA 23541

Raymond R. Copeland DDS c/o Margraf Collection Agency, Inc PO Box 306 Fort Atkinson, WI 53538

Resurgence Financial LLC c/o The Chaet Kaplan Firm 5215 Old Orchard Road, Ste. 300 Skokie, IL 60077

Sherman Acquisition c/o Boudreau & Assoc 5 Industrial Way Salem, NH 03079 Sherman Acquisition P.O. Box 74026 Houston, TX 77274

TX Collect, Inc. c/o Blitt and Garnes, P.C. 318 W. Adams Street, Ste. 1600 Chicago, IL 60606

WFNNB-Lerner Direct P.O. Box 659728 San Antonio, TX 78265-9728

Windmill

World Credit Fund I LLC c/o Blatt, Hasenmiller et al 2 N. LaSalle St., Suite 900 Chicago, IL 60602

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United States Bankruptcy Court Northern District of Illinois

ln re	Douglas W. Roman Elsa M. Roman		C. N	
III 1C	Lisa W. Noman	Debtor(s)	Case No. Chapter	13
	VE	ERIFICATION OF CREDITOR M.		
		Number of (Creditors:	0
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	September 9, 2004	Signature of Deptor	ar N	
Date:	September 9, 2004		Koman	
		Elsa M. Roman		
		Signature of Debtor		

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN	RE:)	CHAPTER	13
	Douglas W. Roman,	,))	NO.:	
	Elsa M. Roman, Debtors.	,)		

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

\$ <u>406.00</u>	paid t	20	date;
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\$ 2,294.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtors have entered into the rights and responsibilities fee agreement option B);

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: September 13, 2004

LORRAINE M. GREENBERG & ASSOCIATES 20 East Jackson, Suite 800 Chicago, Illinois 60604 (312) 408-0007 ARDC No.: 03129023